

Information to identify the case:

Debtor 1	Thomas Brown	Social Security number or ITIN	xxx-xx-0947
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22928-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Brown

10/21/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas Brown
Debtor

Case No. 19-22928-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 21, 2024

User: auto
Form ID: 3180W

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Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2024:

Recip ID	Recipient Name and Address
db	Thomas Brown, 587 Thompson Run Rd, Pittsburgh, PA 15237-3972
aty	+ Brian C. Thompson, Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
sp	+ Maria A. Imbarlina, Haller & Imbarlina, LLC, 20120 Route 19, Suite 208, Cranberry Township, PA 16066-6210
15129660	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 22 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 22 2024 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Oct 22 2024 00:08:00	ABS Loan Trust V, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: ebnjts@grblaw.com	Oct 22 2024 00:08:00	North Hills School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Oct 22 2024 00:08:00	Ross Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 22 2024 00:09:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
15486906	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 22 2024 00:09:00	ABS Loan Trust V, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
15101825	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 22 2024 00:09:00	ABS REO Trust V, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15117244	EDI: CAPITALONE.COM	Oct 22 2024 03:54:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: auto

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15592437	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 22 2024 00:09:00	DLJ Mortgage Capital, Inc., C/O SELECT PORTFOLIO SERVICING INC., PO Box 65250, Salt Lake City, UT. 84165-0250
15556406	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 22 2024 00:09:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
15092819	+ Email/Text: mtgbk@shellpointmtg.com	Oct 22 2024 00:08:00	Ditech Financial LLC, 1100 Virginia Dr #100a, FT Washington, PA 19034-3277
15130316	+ Email/Text: kburkley@bernsteinlaw.com	Oct 22 2024 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15195522	Email/Text: mtgbk@shellpointmtg.com	Oct 22 2024 00:08:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
15123004	+ Email/Text: ebnjts@grblaw.com	Oct 22 2024 00:08:00	North Hills School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15123007	+ Email/Text: ebnjts@grblaw.com	Oct 22 2024 00:08:00	Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15126256	EDI: AIS.COM	Oct 22 2024 03:54:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ABS Loan Trust V
cr		ABS REO Trust V
cr		Athene Annuity and Life Company
cr		DITECH FINANCIAL LLC
cr		DLJ Mortgage Capital, Inc.
cr		New Residential Mortgage LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 7 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2024 at the address(es) listed

District/off: 0315-2
Date Rcvd: Oct 21, 2024

User: auto
Form ID: 3180W

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Total Noticed: 21

below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor ABS REO Trust V andrew.spivack@brockandscott.com wbecf@brockandscott.com
Bernadette Irace	on behalf of Creditor ABS Loan Trust V birace@moodklaw.com bkecf@milsteadlaw.com
Brian C. Thompson	on behalf of Debtor Thomas Brown bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Attorney Brian C. Thompson bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Spec. Counsel Maria A. Imbarlina bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor North Hills School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Ross Township jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lorraine Gazzara Doyle	on behalf of Creditor ABS REO Trust V ldoyle@squirelaw.com logsecf@logs.com
Matthew M. Pavlovich	on behalf of Creditor ABS REO Trust V mpavlovich@prpclaw.com sruschak@prpclaw.com
Matthew M. Pavlovich	on behalf of Creditor ABS Loan Trust V mpavlovich@prpclaw.com sruschak@prpclaw.com
Michelle L. McGowan	on behalf of Creditor Athene Annuity and Life Company mimcgowan@raslg.com
Michelle L. McGowan	on behalf of Creditor ABS Loan Trust V mimcgowan@raslg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor ABS Loan Trust V rshearer@raslg.com
Roger Fay	on behalf of Creditor DLJ Mortgage Capital Inc. rfay@alaw.net, bkecf@milsteadlaw.com
Roger Fay	on behalf of Creditor ABS Loan Trust V rfay@alaw.net bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

TOTAL: 22